## What is Claimed is:

1 A method for predicting vintage behavior comprising:

receiving a first set of data, the first set of data being based on at least one of a first factor and a second factor;

determining a second set of data based on at least one of the first set of data and the first factor;

determining a third set of data based on at least one of the first set of data and the second factor; and

predicting vintage behavior based on at least one of the second set of data and the third set of data,

wherein the first factor includes a factor related to vintage maturation and the second factor includes a factor not related to vintage maturation.

- 2. The method of claim 1, wherein the first set of data includes vintage data.
- 3. The method of claim 1, wherein the first factor includes a factor based on age dynamics of the first set of data.
- 4. The method of claim 1, wherein the second factor includes a factor based on time
  dynamics of the first set of data.

- 5. The method of claim 1, wherein the second factor includes a factor based on one of seasonality, market competition, management policy, consumer environment and economic environment.
- 6. The method of claim 1, further comprising determining a maturation curve based on the second set of data.
- 7. The method of claim 1, further comprising determining an impact curve based on the third set of data.
- 8. The method of claim 1, further comprising using a functional form to extract a maturation curve and an impact curve, the maturation curve being based on the second set of data, and the impact curve being based on the third set of data.
- 9. The method of claim 8, wherein the functional form comprises an additive functional form.
- 10. The method of claim 8, wherein the functional form comprises a multiplicative functional form.
  - 11. The method of claim 1, wherein the first set of data comprises economic data, and

wherein the prediction of vintage behavior comprises a model of economic sensitivity of consumers.

12. The method of claim 11, further comprising

determining an impact curve based on the third set of data, the impact curve including an economic component,

wherein the model of economic sensitivity of consumers is based on the economic data and the economic component.

- 13. The method of claim 1, further comprising predicting a scaling parameter based on the first set of data, wherein the prediction of vintage behavior is based on at least one of the second set of data, the third set of data, and the scaling parameter.
- 14. The method of claim 13, further comprising

  determining a maturation curve based on the second set of data;

  determining an impact curve based on the third set of data; and

  calibrating a vintage to at least one of the maturation curve and the impact curve based on
  the scaling parameter,

wherein the vintage is based on the first set of data.

15. The method of claim 2, wherein predicting vintage behavior includes quantifying the effect of the second factor on vintage maturation.

16. The method of claim 1, further comprising making projections of at least one of a management event, a competitive event and an economic event based on the prediction of vintage behavior.

## 17. The method of claim 1, further comprising

receiving a fourth set of data to update the prediction of vintage behavior, the fourth set of data being based on at least one of the first factor and the second factor; and

redetermining the third set of data based on at least one of the fourth set of data and the second factor.

18. The method of claim 1, further comprising

receiving a fourth set of data to update the prediction of vintage behavior, the fourth set of data being based on at least one of the first factor and the second factor; and

predicting a scaling parameter based on the fourth set of data, wherein the prediction of vintage behavior is based on at least one of the second set of data, the third set of data, and the scaling parameter.

- 19. The method of claim 17, further comprising redetermining the second set of data based on at least one of the fourth set of data and the first factor.
- 20. The method of claim 19, wherein redetermining the second set of data based on the fourth set of data includes redetermining the second set of data based on the amount of data in the fourth set of data.

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- 21. The method of claim 17, wherein the fourth set of data is based on a scenario to be forecasted, the scenario to be forecasted including at least one of a management event, a competitive event and an economic event.
- 22. The method of claim 1, wherein the second factor includes a factor based on noise.

A machine-readable medium encoded with a program, which when executed by a machine causes a method comprising:

receiving a first set of data, the first set of data being based on at least one of a first factor and a second factor;

determining a second set of data based on at least one of the first set of data and the first factor;

determining a third set of data based on at least one of the first set of data and the second factor; and

predicting vintage behavior based on at least one of the second set of data and the third set of data,

wherein the first factor includes a factor related to vintage maturation and the second factor includes a factor not related to vintage maturation.

24. The machine-readable medium of claim 23, wherein the first set of data includes vintage data.

- 25. The machine-readable medium of claim 23, wherein the first factor includes a factor based on age dynamics of the first set of data.
- 26. The machine-readable medium of claim 23, wherein the second factor includes a factor based on time dynamics of the first set of data.
- 27. The machine-readable medium of claim 23, wherein the second factor includes a factor based on one of seasonality, market competition, management policy, consumer environment and economic environment.
- 28. The machine-readable medium of claim 23, the method further comprising determining a maturation curve based on the second set of data.
- 29. The machine-readable medium of claim 23, the method further comprising determining an impact curve based on the third set of data.
- 30. The machine-readable medium of claim 23, the method further comprising using a functional form to extract a maturation curve and an impact curve, the maturation curve being based on the second set of data, and the impact curve being based on the third set of data.
- 31. The machine-readable medium of claim 30, wherein the functional form comprises an additive functional form.

- 32. The machine-readable medium of claim 30, wherein the functional form comprises a multiplicative functional form.
- 33. The machine-readable medium of claim 23,
  wherein the first set of data comprises economic data, and
  wherein the prediction of vintage behavior comprises a model of economic sensitivity of
  consumers.
- 34. The machine-readable medium of claim 33, the method further comprising determining an impact curve based on the third set of data, the impact curve including an economic component,

wherein the model of economic sensitivity of consumers is based on the economic data and the economic component.

- 35. The machine-readable medium of claim 23, the method further comprising predicting a scaling parameter based on the first set of data, wherein the prediction of vintage behavior is based on at least one of the second set of data, the third set of data, and the scaling parameter.
  - 36. The machine-readable medium of claim 35, the method further comprising determining a maturation curve based on the second set of data; determining an impact curve based on the third set of data; and

calibrating a vintage to at least one of the maturation curve and the impact curve based on the scaling parameter,

wherein the vintage is based on the first set of data.

37. The machine-readable medium of claim 24, wherein predicting vintage behavior includes quantifying the effect of the second factor on vintage maturation.

38. The machine-readable medium of claim 23, the method further comprising making projections of at least one of a management event, a competitive event and an economic event based on the prediction of vintage behavior.

39. The machine-readable medium of claim 23, the method further comprising receiving a fourth set of data to update the prediction of vintage behavior, the fourth set of data being based on at least one of the first factor and the second factor; and redetermining the third set of data based on at least one of the fourth set of data and the second factor.

40. The machine-readable medium of claim 23, the method further comprising receiving a fourth set of data to update the prediction of vintage behavior, the fourth set of data being based on at least one of the first factor and the second factor; and

predicting a scaling parameter based on the fourth set of data, wherein the prediction of vintage behavior is based on at least one of the second set of data, the third set of data, and the scaling parameter.

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- 41. The machine-readable medium of claim 39, the method further comprising redetermining the second set of data based on at least one of the fourth set of data and the first factor.
- 42. The machine-readable medium of claim 41, wherein redetermining the second set of data based on the fourth set of data includes redetermining the second set of data based on the amount of data in the fourth set of data.
- 43. The machine-readable medium of claim 39, wherein the fourth set of data is based on a scenario to be forecasted, the scenario to be forecasted including at least one of a management event, a competitive event and an economic event.
- 44. The machine-readable medium of claim 23, wherein the second factor includes a factor based on noise.

An apparatus for predicting vintage behavior comprising:

a receiver configured to receive a first set of data, the first set of data being based on at least one of a first factor and a second factor;

a memory configured to store the first set of data; and

a processor coupled to the receiver and the memory, the processor being configured

to determine a second set of data based on at least one of the first set of data and the first factor;

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to determine a third set of data based on at least one of the first set of data and the second factor; and

to predict vintage behavior based on at least one of the second set of data and the third set of data,

wherein the first factor includes a factor related to vintage maturation and the second factor includes a factor not related to vintage maturation.

- 46. The apparatus of claim 45, wherein the first set of data includes vintage data.
- 47. The apparatus of claim 45, wherein the first factor includes a factor based on age dynamics of the first set of data.
- 48. The apparatus of claim 45, wherein the second factor includes a factor based on time dynamics of the first set of data.
- 49. The apparatus of claim 45, wherein the second factor includes a factor based on one of seasonality, market competition, management policy, consumer environment and economic environment.
- 50. The apparatus of claim 45, wherein the processor is configured to determine a maturation curve based on the second set of data.

- 51. The apparatus of claim 45, wherein the processor is configured to determine an impact curve based on the third set of data.
- 52. The apparatus of claim 45, wherein the processor is configured to use a functional form to extract a maturation curve and an impact curve, the maturation curve being based on the second set of data, and the impact curve being based on the third set of data.
  - 53. The apparatus of claim 52, wherein the functional form comprises an additive functional form.
  - 54. The apparatus of claim 52, wherein the functional form comprises a multiplicative functional form.
  - 55. The apparatus of claim 45,
    wherein the first set of data comprises economic data, and
    wherein the prediction of vintage behavior comprises a model of economic sensitivity of
    consumers.
    - 56. The apparatus of claim 55,

wherein the processor is configured to determine an impact curve based on the third set of data, the impact curve including an economic component, and

wherein the model of economic sensitivity of consumers is based on the economic data and the economic component.

- 57. The apparatus of claim 45, wherein the processor is configured to predict a scaling parameter based on the first set of data, wherein the prediction of vintage behavior is based on at least one of the second set of data, the third set of data, and the scaling parameter.
  - 58. The apparatus of claim 57, wherein the processor is configured

to determine a maturation curve based on the second set of data; to determine an impact curve based on the third set of data; and

to calibrate a vintage to at least one of the maturation curve and the impact curve based on the scaling parameter, and

wherein the vintage is based on the first set of data.

- 59. The apparatus of claim 46, wherein the prediction of vintage behavior includes quantifying the effect of the second factor on vintage maturation.
- 60. The apparatus of claim 45, wherein the processor is configured to make projections of at least one of a management event, a competitive event and an economic event based on the prediction of vintage behavior.

61. The apparatus of claim 45, wherein the processor is configured

to receive a fourth set of data to update the prediction of vintage behavior, the fourth set of data being based on at least one of the first factor and the second factor; and to redetermine the third set of data based on at least one of the fourth set of data and the second factor.

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62. The apparatus of claim 45,

wherein the processor is configured

to receive a fourth set of data to update the prediction of vintage behavior, the fourth set of data being based on at least one of the first factor and the second factor; and to predict a scaling parameter based on the fourth set of data, wherein the prediction of vintage behavior is based on at least one of the second set of data, the third set of data, and the scaling parameter.

- 63. The apparatus of claim 61, wherein the processor is configured to redetermine the second set of data based on at least one of the fourth set of data and the first factor.
- 64. The apparatus of claim 63, wherein the redetermination of the second set of data based on the fourth set of data includes the redetermination of the second set of data based on the amount of data in the fourth set of data.

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65. The apparatus of claim 61, wherein the fourth set of data is based on a scenario to be forecasted, the scenario to be forecasted including at least one of a management event, a competitive event and an economic event.

66. The apparatus of claim 45, wherein the second factor includes a factor based on noise.